Insurance Vendor File Specification

File Format and User Upload Instructions

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General Instructions

Summary

This document provides insurance vendors with detailed specifications for creating a premium payment request file in XML format and uploading that file via PERSI's secure Insurance Vendor Web Portal.

File Requirements

- Insurance vendors must supply PERSI with an XML-formatted file. A schema description file (VendorPremium.xsd) is available for download from the vendor portal site.

- The file name may be any valid file name with the ".xml" extension.

Reporting and Error Checking

- After a file is received, PERSI validates the format and content of the submitted premium payment data. A copy of your submitted XML file is posted to the Reporting History page.

- PERSI updates some additional data elements in the posted file to identify errors found in the submitted data.

- PERSI also posts a missing members report.

Note: The Deductions page displays user upload errors after your file has been uploaded.

- After the monthly payroll process is complete, an Excel version of the vendor reconciliation report is made available to the vendor.

Electronic XML File Specifications

Summary

The premium payment XML file consists of an XML wrapper, header information, and detail retiree premium payment data. (See the VendorPremium.xsd download.)

The following sections outline the structure of these records as well as the format and requirements for each specific piece of data they contain.

Header Data Elements

The header data elements identify which vendor is being processed. If any of the following errors occur during upload, the data is not posted to PERSI's system and nothing is processed.

Table 1: Header data elements

#	Attribute	Type	Required	Description	Error
1	VendorName	string	Yes	PERSI's vendor name	Vendor name field is empty
2	VendorNumber	string	Yes	PERSI's vendor number	Vendor number field is empty
3	EffectiveDate	date	Yes	Effective date of premium payment; always the first of the month	Effective Date Must be the First of the Month and the Next Payroll Run

Detail Data Elements

The remainder of this file consists of one or more detail rows for each retiree or insurance dependent.

Table 2: Detail data elements

#	Attribute	Type	Required	Min	Max	Description
1	**MemberID**	string	**Yes**	11	11	SSN (Social Security number)
2	FirstName	string	Yes	1	30	Person's first name
3	MiddleName	string	No	0	30	Person's middle name
4	LastName	string	Yes	1	50	Person's last name
5	Birthdate	date	No	01/01/1900	06/06/2076	Person's birth date
6	Deathdate	date	No	01/01/1900	06/06/2076	Person's date of death
7	PremiumYear	Int	Yes	1900	9999	Year of insurance premium or year that adjustment is being made for
8	PremiumMonth	Int	Yes	1	12	Month of insurance premium or month that adjustment is being made for
9	ReasonCode	Int	Yes	1	5	Reason code for premium payment

Table 2: Detail data elements *(continued)*

#	Attribute	Type	Required	Min	Max	Description
10	Reason	String	No	0	50	Reason code explanation
11	PolicyNumber	String	No	0	30	Insurance policy number
12	**GroupID**	String	**Yes**	0	30	Insurance group identification
13	SubGroupId	String	No	0	30	Insurance subgroup identification
14	ClassId	String	No	0	30	Insurance class identification
15	Plan	String	No	0	30	Insurance plan
16	OtherId	String	No	0	30	Other unique identification for the insurance policy
17	PremiumAmount	Decimal	Yes	-999999.99	999999.99	Insurance premium amount
18	ErrorCode	Int	No	0	260	To be populated by PERSI and returned on the edit file
19	ErrorMessage	String	No	0	50	To be populated by PERSI and returned on the edit file
20	Accepted	Boolean	No	False	True	To be populated by PERSI and returned on the edit file

Note: Data elements marked in **red** are now required.

Special Rules and Values for Detail Data

ReasonCode and *Reason* Values

The values for the *ReasonCode* and *Reason* (explanation) fields correlate as follows. Due to this association, only the *ReasonCode* is required.

Table 3: Values for the *ReasonCode* and *Reason* fields

Reason Code	Reason Explanation
1	Monthly Rate – On Going
2	Cancel Coverage
3	Deceased
4	Adjustment
5	Holiday

ErrorCode and *ErrorMessage* Values

PERSI populates the values for *ErrorCode* and *ErrorMessage* fields during the editing process.

- Error code numbers lower than 100 are warnings. Warnings do not stop the premium update. The record is accepted and posted.
- Error code numbers of 100 and greater are serious errors. Records with errors are rejected and will not post.

File Import Codes – Warnings

Table 4: File import codes – warnings

Rule #	Warning Display
2	Birth date does not match
10	First name does not match
12	Date of death does not match
13	Premium amount is negative
14	Last name does not match
15	Birthdate is missing
20	Premium is **X%** of the previous month's premium
25	Premium is **x%** of the previous month's premium
Note: The **percentages** in warnings 20 and 25 adjust for each instance of those warnings.	

File Import Codes – Errors

Table 5: File import codes – errors

Rule #	Error Display
100	SSN is not found
101	Member is deceased
102	Premium amount is greater than available funds
103	No matching name and birth date, although SSN found
104	Member is not retired
105	Deceased reason code without death date
107	Retiree is not eligible for premium payments
109	Vendor has death date, PERSI does not
110	SSN has death date but reason code is not deceased
111	Member has death date but reason code is not deceased
113	Premium amount must be > 0.00
114	No premium amount and no reason code
115	No reason code
116	Premium amount should be zero
117	No active reduction found to cancel
118	Premium amount should not be 0
119	Dependent row without member row
120	Vendor group ID cannot have adjustments
121	Dependent has other rows with death info

Table 5: File import codes – errors *(continued)*

122	Member has rows with death info
123	Member has other rows with death info
130	Other row(s) have rejectable errors
135	**Retiree with ongoing reduction is missing**
205	**Premium month and year in the past, with reason of Monthly – Ongoing, Cancel, Death, or Holiday**
210	**Premium month and year in the future**
215	**Group ID is not active**
220	**Only one [Reason Code] is allowed per Premium/Month and Group ID**
230	**Reason of Monthly – Ongoing and Cancel for the same premium month and year**
235	**Reason of Holiday and Cancel for the same premium month and year**
240	**Reason of Holiday without a Monthly – Ongoing for the same period**
245	**Holiday premium is greater than the Monthly – Ongoing amount**
250	**Value of adjustment is greater than original deduction(s)**
255	**Adjustment for this SSN is not a credit**
888	**GroupID not found for current vendor**
999	**An unknown error has occurred**
Note: Error messages marked in **red** are new.	

Submitting Reports Electronically

Vendors are required to submit monthly insurance premium updates to PERSI through the secure Insurance Vendor Web Portal.

Testing of Electronic Transfer of Vendor Premium Payments

1. Contact a PERSI insurance specialist to schedule a test submission.

2. PERSI tests the file and provides feedback.

3. Review and edit the file for errors, warnings, and other corrections.

4. Resubmit the corrected file (if necessary).

5. When your file is approved, PERSI schedules your first monthly submission.

Using the Insurance Vendor Portal to Upload Files

Introduction

This section details the process for insurance vendors to upload their premium payment files through the Insurance Vendor Portal for each monthly payroll cycle. Vendors are responsible for submitting their updated files for a given month, without errors, by the 15th of the previous month. If PERSI does not receive a file in time, we will use the last file received without errors to process payroll.

Example: *A vendor submitting a September 1st insurance premium file must submit it without errors on any given row by August 15th or PERSI will use the corresponding rows without errors from July 15th (or whichever preceding file was submitted to PERSI without errors on those rows) to process the September 1st premium.*

Multiple uploads may be submitted prior to the deadline. Deductions are overwritten with each successful upload and errors are cleared or replaced. After payroll has begun, uploads and edits to deductions are not allowed until after payroll has been completed.

Procedure

1. Create the XML file as required in the file specifications above.
2. Open the Insurance Vendor Portal.
3. Enter the email address and password associated with your operator login.
4. Click **Log In**.

> ➢ If your login is successful, the Insurance Vendor Portal opens the Home page.

5. If needed, you can check a person's eligibility for insurance premium deductions from the Home page.

   A. Enter an *SSN* and a *Premium* amount.
   B. Click **Verify**.

➢ The Home page displays a message indicating the person's eligibility.

6. When you are ready to upload your member records, click the **Upload** tab.

7. Click **Browse**.

8. Select the file to upload and then click the **Upload** button.

➢ After a successful upload, the file data automatically displays on the Deductions page.

> ➢ The Errors table displays all rows containing errors or warnings at the top of the page.
>
>> ➢ Errors (listed in red) prevent all rows for a given member and his or her dependent(s) from being included in the payroll data.
>>
>> ➢ Warnings (listed in orange) do not prevent anyone from being added to the payroll data. To reflect this, warning rows without errors also display in the Current Deductions table (though without the warning message).
>
> ➢ The Current Deductions table displays below the Errors table. Current deductions are rows that have been included in the payroll data and will run through payroll as displayed.
>
> ➢ The Totals table displays the totals for each deduction type from the Current Deductions table at the bottom of the page.

Note: Rows submitted to cancel member and/or dependent coverage—whether the *Reason* is `Cancel Coverage` or `Deceased`—instruct the system to remove the associated ongoing deduction rows from the Current Deductions table. If the cancellation is successful, neither the cancellation row(s) nor the ongoing deduction row(s) display on the Deductions tab. Vendors can still verify the

status of the reported cancellations by reviewing the *Error Log* report available through the Historical Reporting tab.

9. Review the **Errors** table and address the issues displayed in each row.

Member SSN	Dependent SSN	First Name	Middle Name	Last Name	Birth Date	Death Date	Premium Month	Premium Year	Reason	Group ID	Premium Amount	Change User	Change Date	Notes	Admin Override	
xxx-xx-9829		VL		O'L	12/12/1933		10	2015	Adjustment	TestGroup1	($40.81)	persi.admin@tegrit.com	1/13/2016 5:37:51 PM		☐	✖
Error: Member is not retired. *Error: Value of adjustment is greater than original deduction(s).* *Warning: Last name does not match.*																
xxx-xx-9829		VII		O'D	12/12/1933		2	2016	Monthly Rate - On Going	TestGroup1	$40.81	persi.admin@tegrit.com	1/13/2016 5:37:51 PM		☐	✖
Error: Member is deceased. *Error: Member is not retired.* *Warning: Last name does not match.*																
xxx-xx-8494		MARY LU		B/	8/14/1952		2	2016	Cancel Coverage	TestGroup1	$0.00	persi.admin@tegrit.com	1/13/2016 5:37:51 PM		☐	✖
Error: No active reduction found to cancel. *Warning: First name does not match.*																

Note: If needed, click the "Export" icon next to the **Errors** heading to generate a complete detail listing of your errors and warnings in Excel (.xlsx) format.

A. Errors (shown in red) must be corrected to add a member and his or her dependents to the payroll data in the Current Deductions table.

   ➢ If the errors for a given member and his or her dependent(s) are not addressed before payroll is processed, PERSI replaces all member and/or dependent rows with duplicates of the last successful monthly ongoing deductions the member and/or dependent(s) received.

B. Warnings (shown in orange) do not stop a row from being processed, but they should be verified to ensure the accuracy of your data.

   ➢ If the warning row has no errors, it also displays in the Current Deductions table (without the warning message) and will be processed as a normal deduction.

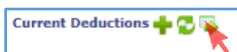C. Click **Save/Validate** at the top of the page to save your changes and check the new data in the system.

   ➢ When all errors are resolved for a member and his or her dependent(s), the associated row(s) move down to the Current Deductions table as part of the payroll data.

   ➢ When all warnings are resolved for a row without errors, the warning row is removed from the Error table, but the duplicate row stays in the Current Deductions table.

   ➢ If your changes did not resolve the error, or they generate new error or warning, the row stays in the Errors table.

D. If you cannot reconcile the errors for a member and his or her dependent(s), contact PERSI to speak with an insurance specialist.

10. Review the **Current Deductions** table and add or edit rows as necessary to complete your data.

Note: If needed, click the "Export" icon next to the **Current Deductions** heading to generate a complete detail listing of your errors and warnings in Excel (.xlsx) format.

A. If you want to restrict the rows displayed in the Current Deductions table to specific items, enter your filter parameters into the fields beneath the **Filter Current Deductions** heading and click **Filter**.

   i. To change your filter parameters, enter new values into the **Filter Current Deductions** fields and click **Filter** again.

   ii. When you have finished, click **Clear Filter** to remove your parameters and restore the Current Deductions table to default.

B. Edit your existing rows as needed to correct incomplete or inaccurate payroll information.

   i. You can edit the following fields by typing or selecting a new value:

   - *Death Date**
   - *Premium Month*
   - *Premium Year*
   - *Reason**
   - *Premium Amount*
   - *Notes* (are not required, but are there for your benefit)

***Note:** If you select **Deceased** in the *Reason* field, you must also provide a date in the *Death Date* field.

ii. Click **Save/Validate** at the top of the page to save your changes and check the new data in the system.

> ➢ If the edited data does not generate an error or warning, the row displays in the Current Deductions table.

> ➢ Edited rows with **Deceased** or **Cancel Coverage** in the *Reason* field are removed from view after a successful validation.

> ➢ If the edited data generates an error or warning, the row displays in the Errors table.

iii. If you need to change the non-editable fields for an existing row, either edit and re-upload your XML file (which will undo any changes not added to the XML file) or contact PERSI to speak to an insurance specialist.

C. Add new rows as needed to complete your reporting.

i. Click the green plus (**+**) next to the **Current Deductions** heading to add a row.

ii. Complete the data fields for the new row.

iii. Click **Save** to add the row to the system.

> ➢ If the new row data does not generate an error or warning, the row displays in the Current Deductions table.

> ➢ If the new row data generates an error or warning, the row displays in the Errors table.

iv. If you need to delete a row that you added in the current month, click the red **X** to the right of the row.

> ➢ If removal of this row generates an error or warning in other rows that depend on the deleted item, those rows display in the Errors table.

11. Review the **Totals** table and reconcile the totals.

Reason	Premiums	Count
Monthly Rate - On Going	$758.49	16
Adjustment	$0.00	0
Holiday	$0.00	0
Total	**$758.49**	**16**

Totals as of 1/13/2016

Note: This table is updated each time you click **Save/Validate**.

12. For more information, click the **Historical Reporting** tab to view your reports.

- The *Error Log* is an .xml file listing all current errors that will prevent payment.

- The *Missing Members Report* is an .xml file listing people who had valid insurance deductions in the previous month and are missing from the current month.

  Note: PERSI will continue to pay the last known premium amount for a member until the insurance vendor cancels coverage or provides a valid death date.

- The *Vendor Reconciliation Report* is an .xlsx file generated after PERSI has completed the monthly payroll process. This report provides payment detail and can be used for reconciliation.

Upload Error Logs

Premium Month	Premium Year	Upload Date	Error Log	Missing Members
8	2016	8/2/2016 10:11:40 AM		

Vendor Reconciliation Reports

Glossary

Adjustment

The *Reason* value for a premium adjustment in a *past* premium month. `Adjustment` rows are not allowed for current or future months. Adjustments may be for positive or negative amounts, but negative adjustments cannot exceed the original *Premium Amount*.

Cancel Coverage

The *Reason* value to notify PERSI that member's policy is cancelled. `Cancel Coverage` rows must have a *Premium Amount* of `$0`. No future action is required of the vendor.

Change Date

A date/time stamp. In the event of question or dispute, the *Change Date* and *Change User* fields identify who was logged into the system when changes were made.

Change User

The last person to save/validate, add, delete, or edit a row.

Death Date

The date a deceased member died. If the row has a *Reason* of `Deceased`, this field is required.

Deceased

The *Reason* value to notify PERSI that an insured member is deceased. `Deceased` rows require a *Death Date* value and a *Premium Amount* of `$0`. No cancellation row is necessary for a member reported as deceased.

Group ID

The insurance vendor group ID. This field is not a PERSI identifier and not an editable field.

Holiday

The *Reason* value some insurance vendors use for a particular month in which the *Premium Amount* is `$0` (a premium holiday).

Monthly Rate – On Going

The *Reason* value for a recurring monthly premium payment. `Monthly Rate – On Going` rows must be used for the upcoming payroll cycle, not a cycle in the past or future.

Premium Amount

The quantity of insurance premium funds being reported in the row. Allowable *Premium Amount* values change depending on the *Reason* value given for the row. For instance, `Monthly Rate – On Going` rows require a positive value in the *Premium Amount* field.

Premium Month

The month in which the premium amount will apply. Allowable *Premium Month* values change depending on the *Reason* value given for the row.

Premium Year

The year in which the premium amount will apply. Allowable *Premium Year* values change depending on the *Reason* value given for the row.

Reason

The purpose of the row. The *Reason* value chosen for the row controls the values allowed in the other fields.

See: Adjustment, Cancel Coverage, Deceased, Holiday, and Monthly Rate – On Going.

Roll-Forward

One of two methods for submtting monthly insurance premiums to PERSI. The insurance vendor changes record rows already in the portal and submits them to PERSI instead of uploading an XML file.

Upload

One of two methods for submitting monthly insurance premiums to PERSI. The insurance vendor produces an XML file using PERSI's file specification and uploads it via the secure Insurance Vendor Portal.

Change Log

Date	Reason	Changes
11/18/2015	Correction	**Table 2, #5 (Birthdate):** This element is not required. Corrected the Required value from **Yes** to **No**.
12/09/2015	Clarification	**Table 4, Warnings 20 and 25:** Marked the percentage placeholders (**X%, x%**) in warnings 20 and 25 in bold red text. Added a footnote to the table to explain that "The **percentages** in warnings 20 and 25 adjust for each instance of those warnings."
09/02/2016	Clarifications	**Page 1, Reporting and Error Checking** Updated the screen element references to match the screen shots and use appropriate labels (i.e., "page" for the page, "tab" for the place users click to view the page): • "After a file is received, PERSI validates the format and content of the submitted premium payment data. A copy of your submitted XML file is posted to the Reporting History~~ical~~ page~~tab~~." • "**Note:** The Deductions page~~tab~~ displays user upload errors after your file has been uploaded." **Page 7-13, Using the Insurance Vendor Portal to Upload Files** Updated the introduction and expanded the procedure to provide additional details, screenshots, and a more-thorough explanation of user options at each step. Highlights include the following: • Updated numerous existing screen element references to match the screen shots and use appropriate labels (i.e., "page" for the page, "tab" for the place users click to view the page, and "table" for the sub-sections of the page). • Added a new step 5 ("If needed, you can check a person's eligibility…") to explain how to check member eligibility on the Home page. • Expanded the Deductions page description in step 8 ("Select the file to upload…"). Also added a note explaining that `Cancel Coverage` and `Deceased` rows remove the associated deduction rows from the table. • Expanded step 9 ("Review the **Errors** table…") with detailed explanations for errors and warnings, additional details on saving/validating changes, and a prompt to contact a PERSI insurance specialist for errors that cannot be reconciled. Also added a note pointing to the "Export" icon to generate an Excel file. • Expanded step 10 ("Review the **Current Deductions** table…") with instructions for filtering and editing existing rows, additional details on saving/validating changes, and instructions for adding/removing new rows. Also added a note pointing to the "Export" icon to generate an Excel file. • Added a note to step 11 ("Review the **Totals** table…") explaining that the Totals table updates each time users click **Save/Validate**. • Added step 12 ("For more information, click the **Historical Reporting** tab…") to provide more detail on using the Reporting History page to view reports.

09/02/2016	Clarifications (continued)	**Page 14-15, Glossary**
		Added a glossary with definitions for field names, *Reason* values, and the two methods for submitting monthly insurance premiums to PERSI.
	Corrections	**Table 3, All Rows**
		Removed the leading zeros from all reason codes. The actual codes are single-digit integers.
		Table 4, All Rows
		Removed the leading zeros from the warning codes. These are ordinary numbers from 1 to 99.
		Page 6, Testing of Electronic Transfer of Vendor Premium Payments
		Revised step 2 to use active voice: "PERSI ~~will~~ tests the file and provides feedback."
		Revised step 5 to use active voice: "When your file is approved, PERSI ~~will~~ schedules your first monthly submission."